

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: Fox, Robert E § Case No. 09 B 09440  
Fox, Joyce §  
Debtors §

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 03/20/2009.

2) The plan was confirmed on 05/20/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/26/2010 and 09/08/2010.

5) The case was dismissed on 09/08/2010.

6) Number of months from filing or conversion to last payment: 15.

7) Number of months case was pending: 19.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$41,135.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$11,620.00
Less amount refunded to debtor	\$0

**NET RECEIPTS:**

\$11,620.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,414.00
Court Costs	\$0
Trustee Expenses & Compensation	\$736.12
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,150.12

Attorney fees paid and disclosed by debtor \$1,658.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Cook County Treasurer	Secured	\$0	NA	NA	\$0	\$0
JP Morgan Chase Bank	Secured	\$41,107.46	\$41,107.46	\$41,107.46	\$8,469.88	\$0
JP Morgan Chase Bank	Secured	\$358,187.57	\$341,376.60	\$341,376.60	\$0	\$0
AMC Mortgage Serviices	Unsecured	\$0	NA	NA	\$0	\$0
American General Finance	Unsecured	\$0	NA	NA	\$0	\$0
American General Finance	Unsecured	\$0	NA	NA	\$0	\$0
Bruno Appliance & Furniture	Unsecured	\$0	NA	NA	\$0	\$0
Central Credit Union Of Illinois	Unsecured	\$1,964.00	NA	NA	\$0	\$0
Collection Company Of America	Unsecured	\$0	NA	NA	\$0	\$0
Direct Merchants	Unsecured	\$3,883.00	NA	NA	\$0	\$0
ECast Settlement Corp	Unsecured	\$3,507.00	\$4,637.74	\$4,637.74	\$0	\$0
GEMB	Unsecured	\$155.00	NA	NA	\$0	\$0
GMAC Auto Financing	Unsecured	NA	\$18,423.42	\$18,423.42	\$0	\$0
Harris N A	Unsecured	\$0	NA	NA	\$0	\$0
HomeComings Financial Network	Unsecured	\$0	NA	NA	\$0	\$0
HSBC Mortgage Services	Unsecured	\$0	NA	NA	\$0	\$0
J C Penney - GEMB	Unsecured	\$0	NA	NA	\$0	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Keynote Consulting	Unsecured	\$85.00	NA	NA	\$0	\$0
Marquette Consumer Finance	Unsecured	\$0	NA	NA	\$0	\$0
Nationwide Installment Services LLC	Unsecured	\$0	NA	NA	\$0	\$0
Natl A Fin	Unsecured	\$0	NA	NA	\$0	\$0
New Century Mortgage	Unsecured	\$0	NA	NA	\$0	\$0
Old Kent Bank	Unsecured	\$0	NA	NA	\$0	\$0
Option One Mortgage Corp	Unsecured	\$0	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$9,074.00	\$10,478.40	\$10,478.40	\$0	\$0
United States Dept Of Education	Unsecured	\$3,195.00	\$3,203.99	\$3,203.99	\$0	\$0
Wilshire Credit Corp	Unsecured	\$0	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$341,376.60	\$0	\$0
Mortgage Arrearage	\$41,107.46	\$8,469.88	\$0
Debt Secured by Vehicle	\$0	\$0	\$0
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	<b>\$382,484.06</b>	<b>\$8,469.88</b>	<b>\$0</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$36,743.55</b>	<b>\$0</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$3,150.12
Disbursements to Creditors	\$8,469.88
<b>TOTAL DISBURSEMENTS:</b>	<b>\$11,620.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: October 19, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.